

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Alick Troy Emerson Marner  
Tameka Elizabeth Williams  
Debtors

Case No. 22-01617-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Nov 01, 2022

User: AutoDocke  
Form ID: pdf002

Page 1 of 4  
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Alick Troy Emerson Marner, Tameka Elizabeth Williams, 161Bull Run, Long Pond, PA 18334-7885
5492528	+ Capital One/Justc, PO Box 30253, Salt Lake City, UT 84130-0253
5492544	+ Emer Phy Assoc of PA, 206 East Brown Street, East Stroudsburg, PA 18301-3006
5492546	+ Geisinger, P.O. Box 983148, Boston, MA 02298-3148
5492548	+ Lehigh Valley Health Network, PO Box 4067, Allentown, PA 18105-4067
5492552	+ Mission Lane Tab Bank, P.O. Box 105286SW #1340, Atlanta, GA 30348
5492553	+ National Collegiate Trust, 300 Delaware Ave, 9th Floor, Wilmington, DE 19801-1607
5492556	+ Pocono Medical Center, 206 East Brown Street, East Stroudsburg, PA 18301-3094
5492559	+ St. Luke s University Health Networ, P.O. Box 5489, Bethlehem, PA 18015-0489
5492558	+ St. Lukes University Health Network, 801 OstrumStreet, Bethlehem, PA 18015-1000
5493155	+ U.S. Department of Housing and Urban Development, 100 Penn Square East 11TH Floor, Philadelphia, PA 19107-3325

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 01 2022 18:45:16	Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscendi@recoverycorp.com	Nov 01 2022 18:45:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5492522	^ MEBN	Nov 01 2022 18:37:59	ARS Account Resolution, 1643 NW 136th Ave, Building H Suite 100, Sunrise, FL 33323-2857
5492519	+ Email/Text: bncnotifications@pheaa.org	Nov 01 2022 18:41:00	America Education Services, PO Box 61047, Harrisburg, PA 17106-1047
5492520	Email/PDF: bncnotices@becket-lee.com	Nov 01 2022 18:45:27	American Express, PO Box 981537, El Paso, TX 79998-1537
5500179	Email/PDF: bncnotices@becket-lee.com	Nov 01 2022 18:45:35	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5492521	+ Email/Text: bnc-aquafinance@quantum3group.com	Nov 01 2022 18:41:00	Aqua Finance, 1 Corporate Drive, Wausau, WI 54401-1724
5492523	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 01 2022 18:41:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5492530	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 01 2022 18:45:28	CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
5492524	+ Email/Text: bnc-capiro@quantum3group.com	Nov 01 2022 18:41:00	Capiro Partners, 2222 Texoma Pkwy, Suite 150, Sherman, TX 75090-2481
5492525	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 01 2022 18:45:35	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

5492526	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 01 2022 18:45:26	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5502009	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 01 2022 18:45:26	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5492529	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 01 2022 18:45:26	Capital One/Lord & Taylor, PO Box 31293, Salt Lake City, UT 84131-0293
5492532	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 01 2022 18:45:38	Citi Cards/Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
5492533	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2022 18:41:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
5492534	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2022 18:41:00	Comenity Bank/Pier1, PO Box 182789, Columbus, OH 43218-2789
5492535	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2022 18:41:00	Comenity Bank/Victorias Secret, PO Box 182789, Columbus, OH 43218-2789
5492539	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2022 18:41:00	ComenityCB/BJSCLUB, PO Box 182120, Columbus, OH 43218-2120
5492537	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2022 18:41:00	ComenityCapitalBank/The, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673
5492536	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2022 18:41:00	Comenitycapitalbank/Piercing Pag, PO Box 182120, Columbus, OH 43218-2120
5492538	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2022 18:41:00	Comenitycapitalbank/Zales, PO Box 182120, Columbus, OH 43218-2120
5492540	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 01 2022 18:45:27	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
5492541	Email/Text: mrdiscen@discover.com	Nov 01 2022 18:41:00	Discover, P.O Box 30943, Salt Lake City, UT 84130-0943
5492550	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 01 2022 18:45:28	Macys, PO Box 8218, Mason, OH 45040
5492542	Email/Text: operationsclerk@easypayfinance.com	Nov 01 2022 18:41:00	Duvera, 3220 Executive Ridge, Suite 200, Vista, CA 92081
5495321	Email/Text: operationsclerk@easypayfinance.com	Nov 01 2022 18:41:00	Duvera dba Easypay Finance, P.O. Box 2549, Carlsbad, CA 92018
5492543	+ Email/Text: EBN@edfinancial.com	Nov 01 2022 18:41:00	EDFINANCIAL, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5496513	+ Email/Text: EBN@edfinancial.com	Nov 01 2022 18:41:00	Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5499335	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Nov 01 2022 18:45:27	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
5493608	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 01 2022 18:45:38	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5492545	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Nov 01 2022 18:45:37	Exeter Finance LLC, 2101 W John Carpenter Fwy, Irving, TX 75063-3228
5492531	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 01 2022 18:45:14	Chase Card, PO Box 15298, Wilmington, DE 19850
5493597	Email/PDF: resurgentbknotifications@resurgent.com	Nov 01 2022 18:45:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5492547	Email/Text: bankruptcy_notifications@ccsusa.com	Nov 01 2022 18:41:00	Labcorp, Payment Processing Center, P.O. Box 55126, Boston, MA 02205-5126
5492549	+ Email/Text: Documentfiling@lciinc.com	Nov 01 2022 18:41:00	Lending Club Corp., 21 Stevenson St., Ste 300,

5495298	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 01 2022 18:45:14	San Francisco, CA 94105-2706
5492551	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 01 2022 18:45:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5492554	+ Email/PDF: cbp@onemainfinancial.com	Nov 01 2022 18:45:15	Merrick Bank Corp., 10705 S Jordan Gtwy, Ste 200, South Jordan, UT 84095-3977
5492557	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2022 18:45:27	One Main, PO Box 1010, Evansville, IN 47706-1010
5492555	+ Email/PDF: ebnotices@pnmac.com	Nov 01 2022 18:45:29	Portfolio Recovery, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
5502655	+ Email/PDF: ebnotices@pnmac.com	Nov 01 2022 18:45:38	Penny Mac Loan Services LLC, PO Box 514387, Los Angeles, CA 90051-4387
5494060	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 01 2022 18:45:38	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
5504174	Email/Text: bnc-quantum@quantum3group.com	Nov 01 2022 18:41:00	Poinciana Medical Center, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
5492560	+ Email/PDF: gecsed@recoverycorp.com	Nov 01 2022 18:45:35	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5492561	+ Email/PDF: gecsed@recoverycorp.com	Nov 01 2022 18:45:14	SYNBC/Amazon, PO Box 965015, Orlando, FL 32896-5015
5492562	+ Email/PDF: gecsed@recoverycorp.com	Nov 01 2022 18:45:18	SYNCB/American Eagle, P.O Box 965005, Orlando, FL 32896-5005
5492563	+ Email/PDF: gecsed@recoverycorp.com	Nov 01 2022 18:45:35	SYNCB/CAREMAVIS TIR, PO box 965036, Orlando, FL 32896-5036
5492564	+ Email/PDF: gecsed@recoverycorp.com	Nov 01 2022 18:45:35	SYNCB/TJX CO, PO Box 965015, Orlando, FL 32896-5015
5492565	+ Email/PDF: gecsed@recoverycorp.com	Nov 01 2022 18:45:35	SYNCB/TJX CO DC, PO Box 965015, Orlando, FL 32896-5015
5492566	+ Email/PDF: gecsed@recoverycorp.com	Nov 01 2022 18:45:35	SYNCB/TOYSRUS, PO Box 965005, Orlando, FL 32896-5005
5492567	+ Email/PDF: gecsed@recoverycorp.com	Nov 01 2022 18:45:35	SYNCHRONY BANK/JCPENNY, PO Box 965007, Orlando, FL 32896-5007
5492876	+ Email/PDF: gecsed@recoverycorp.com	Nov 01 2022 18:45:27	SYNCHRONY BANK/Lowes, PO Box 965005, Orlando, FL 32896-5005
5492568	+ Email/PDF: gecsed@recoverycorp.com	Nov 01 2022 18:45:35	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5492569	+ Email/Text: bncmail@w-legal.com	Nov 01 2022 18:41:00	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
5492570	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 01 2022 18:41:00	TDBANKUSA/Target, PO Box 673, Minneapolis, MN 55440-0673
5492571	+ Email/Text: bankruptcydepartment@tsico.com	Nov 01 2022 18:41:00	Toyota Motor Credit, P.O. Box 9786, Cedar Rapids, IA 52409-0004
			Transworld Systems, P.O. Box 15109, Wilmington, DE 19850-5109

TOTAL: 57

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5492527	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 bnicholas@kmllawgroup.com
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
Timothy B. Fisher, II	on behalf of Debtor 1 Alrick Troy Emerson Marner donna.kau@pocono-lawyers.com
Timothy B. Fisher, II	on behalf of Debtor 2 Tameka Elizabeth Williams donna.kau@pocono-lawyers.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA****IN RE:**

**Alrick Troy Emerson Marner  
Tameka Elizabeth Williams**

**CHAPTER: 13**

**CASE NO. 5:22-bk-**

**Debtor(s)**

- ORIGINAL PLAN  
 AMENDED PLAN (indicate #)  
 Number of Motions to Avoid Liens  
 Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following

payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$9,226.80 plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
09/2022	08/2027	\$153.78		\$153.78	\$9,226.80
				Total Payments:	\$9,226.80

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. *Check One:*
  - Debtor is at or under median income.  
*If this is checked, the rest of § 1.A.4 need not be completed or reproduced.*
  - Debtor is over median income. Debtor estimates that a minimum of \$4,965.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

#### **B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ \_\_\_\_\_ . (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)  
*Check one of the following two lines:*
  - No assets will be liquidated. *If this is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*
  - Certain assets will be liquidated as follows:
2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_\_\_ from the sale of property

known and designated as \_\_\_\_\_ . All sales shall be completed by \_\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

## 2. SECURED CLAIMS.

### A. Pre-Confirmation Distributions. *Check One:*

None.

*If this is checked, the rest of § 2.A need not be completed or reproduced.*

Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

### B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check One:*

None.

*If this is checked, the rest of § 2.B need not be completed or reproduced.*

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Exeter Finance LLC	2012 Lexus RX 165000 miles	
Penny Mac Loan Services LLC	161 Bull Run Long Pond, PA 18334	

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check One:**

- None.

*If this is checked, the rest of § 2.C need not be completed or reproduced.*

- The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.) Check One:**

- None.

*If this is checked, the rest of § 2.D need not be completed or reproduced.*

- The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.

2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

**E. Secured claims for which a § 506 valuation is applicable. Check One:**

- None.  
*If this is checked, the rest of § 2.E need not be completed or reproduced.*
- Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

**F. Surrender of Collateral. Check One:**

- None.  
*If this is checked, the rest of § 2.F need not be completed or reproduced.*

- The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check One:**

- None. *If this is checked, the rest of § 2.G need not be completed or reproduced.*
- The Debtor moves to avoid the following judicial and/or nonpossessory, nonpurchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder			
Lien Description For judicial lien, include court and docket number.			
Description of the liened property			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. **Trustee's Fees.** Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. **Attorney's fees.** Complete only one of the following options:

- a. In addition to the retainer of \$1,000.00 already paid by the Debtor, the amount of \$3,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one:*
- None. *If this is checked, the rest of § 3.A.3 need not be completed or reproduced.*
- The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one:***

- None. *If this is checked, the rest of § 3.C need not be completed or reproduced.*
- The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

**4. UNSECURED CLAIMS.**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one:**

- None.

*If this is checked, the rest of § 4.A need not be completed or reproduced.*

- To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.****5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one:**

- None.

*If this is checked, the rest of § 5 need not be completed or reproduced.*

- The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- plan confirmation.
- entry of discharge.
- closing of case.

**7. DISCHARGE: (Check one)**

- The debtor will seek a discharge pursuant to § 1328(a).

- The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

## 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor. Payments from the plan will be made by the Trustee in the following order:

Level 1: Debtor's Attorney

Level 2:

Level 3:

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

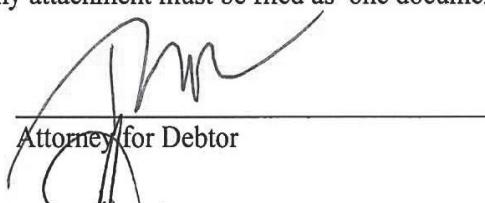
Level 7: Timely filed general unsecured claims.

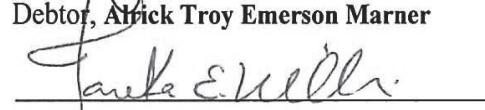
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS.

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: August 29, 2022



\_\_\_\_\_  
Attorney for Debtor  
\_\_\_\_\_  
  
\_\_\_\_\_  
Debtor, Alrick Troy Emerson Marner  
\_\_\_\_\_  
  
\_\_\_\_\_  
Debtor, Tameka Elizabeth Williams

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.